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| Information to identify the case: | | | |
| Debtor 1 | Amy L. Sandersfeld | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | Northern District of Illinois | | |
| Case number: | 19-81055 | | |
| | Social Security number or ITIN | xxx-xx-3767 | |
| | EIN | --_----- | |
| | Social Security number or ITIN | ----- | |
| | EIN | --_----- | |
| | Date case filed for chapter | 13 4/30/19 | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Amy L. Sandersfeld | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 129 N. Ford St. Marengo, IL 60152 | |
| 4. Debtor's attorney Name and address | Henry Repay Law Offices of Henry Repay 930 W. Locust Street Belvidere, IL 61008-4226 | Contact phone 815 547-3369 Email: Henry@RepayLaw.com |
| 5. Bankruptcy trustee Name and address | Lydia Meyer Lydia Meyer - 13 Trustee P.o. Box 14127 Rockford, IL 61105-4127 | Contact phone 815-968-5354 |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | Western Division 327 South Church Street Rockford, IL 61101 | Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 5/1/19 |

For more information, see page 2

Debtor **Amy L. Sandersfeld**

Case number **19-81055**

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| <p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> | <p>June 10, 2019 at 01:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Debtors must bring a picture ID and proof of their Social Security Number.</p> | <p>Location: 308 West State Street, Room 40, Rockford, IL 61101</p> |
| <p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> | <p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> | <p>Filing deadline: 8/9/19</p> <p>Filing deadline: 7/9/19</p> <p>Filing deadline: 10/28/19</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p> |
| <p>9. Filing of plan</p> | <p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 7/11/19 at 10:00 AM, Location: 327 South Church Street, Room 3100, Rockford, IL 61101</p> <p>The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00</p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p> | |
| <p>10. Creditors with a foreign address</p> | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p> | |
| <p>11. Filing a chapter 13 bankruptcy case</p> | <p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p> | |
| <p>12. Exempt property</p> | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p> | |
| <p>13. Discharge of debts</p> | <p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> | |

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of IllinoisIn re:
Amy L. Sandersfeld
DebtorCase No. 19-81055-TML
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: kcollopyn
Form ID: 309IPage 1 of 1
Total Noticed: 22

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db +Amy L. Sandersfeld, 129 N. Ford St., Marengo, IL 60152-2101
tr Lydia Meyer, Lydia Meyer - 13 Trustee, P.O. Box 14127, Rockford, IL 61105-4127
27800652 +Boone County, Ste. 104, 1212 Logan Ave., Belvidere, Illinois 61008-4033
27800655 +First National Bank, PO Box 2557, Omaha, Nebraska 68103-2557
27800657 +Kohn Law Firm, Ste. 1300, 735 N. Water St., Milwaukee, Wisconsin 53202-4106
27800658 +Midwest Community Bank, PO Box 689, Freeport, Illinois 61032-0689
27800659 +Principal Financial, 711 High St., Des Moines, Iowa 50392-0001
27800660 +Protective Asset Protection, 14755 N. Outer 40 Rd., St. Louis, Missouri 63017-6020
27800661 +Radius Global Solutions, PO Box 390900, Minneapolis, Minnesota 55439-0990
27800662 +Unifund, 10625 Techwood Circle, Cincinnati, Ohio 45242-2846
27800665 +Western Diversified Services, PO Box 770, Deerfield, Illinois 60015-0770

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: Henry@RepayLaw.com May 02 2019 03:00:14 Henry Repay,
Law Offices of Henry Repay, 930 W. Locust Street, Belvidere, IL 61008-4226
ust +E-mail/Text: USTPRegion11.MD.ECF@usdoj.gov May 02 2019 03:01:27 Patrick S Layng,
Office of the U.S. Trustee, Region 11, 780 Regent St., Suite 304, Madison, WI 53715-2635
27800649 +E-mail/Text: ebn@21stmortgage.com May 02 2019 03:02:17 21st Mortgage, Customer Inquiries,
620 Market St., Ste. 100, Knoxville, Tennessee 37902-2207
27800648 +E-mail/Text: ebn@21stmortgage.com May 02 2019 03:02:17 21st Mortgage, PO Box 477,
Knoxville, Tennessee 37901-0477
27800651 +EDI: GMACFS.COM May 02 2019 06:13:00 Ally Financial, PO Box 8122,
Cockeysville, Kentucky 21030-8122
27800650 +EDI: GMACFS.COM May 02 2019 06:13:00 Ally Financial, PO Box 380901,
Bloomington, Minnesota 55438-0901
27800653 +EDI: CHASE.COM May 02 2019 06:13:00 Chase Slate Card, PO Box 15298,
Wilmington, Delaware 19850-5298
27800654 +EDI: DISCOVERSL.COM May 02 2019 06:13:00 Discover Student Loans, PO Box 30948,
Salt Lake City, Utah 84130-0948
27800656 +E-mail/Text: bncnotices@becket-lee.com May 02 2019 03:01:01 Kohl's Credit, PO Box 3043,
Milwaukee, Wisconsin 53201-3043
27800663 EDI: USBANKARS.COM May 02 2019 06:13:00 US Bank, PO Box 108, St. Louis, Missouri 63166
27800664 EDI: USBANKARS.COM May 02 2019 06:13:00 US Bank, PO Box 790408,
St. Louis, Missouri 63179-0408

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Henry Repay on behalf of Debtor 1 Amy L. Sandersfeld Henry@RepayLaw.com, Office@RepayLaw.com
Lydia Meyer ecf@lsml3trustee.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3